	1 2 3 4 5 6 7	LARS T. FULLER (No. 141270) SAM TAHERIAN (No. 170953) JOYCE K. LAU (No. 267839) THE FULLER LAW FIRM, P.C. 60 No. Keeble Ave. San Jose, CA 95126 Telephone: (408)295-5595 Facsimile: (408) 295-9852 Attorneys for Debtor			
	8				
	9	UNITED STATES	BANKRUPTCY COURT		
	10	NORTHERN DIST	TRICT OF CALIFORNIA		
	11	SAN JO	SE DIVISION		
	12	In re	CASE NO. 22-50489-MEH		
	13	ENVIA HOLDINGS, LLC	DECLARATION OF TRUNG TRAN IN SUPPORT OF APPLICATION FOR		
0,-0	14	Debtor	ORDER UNDER 11 USC §327(A) AUTHORIZING EMPLOYMENT OF PHP GROUP, INC. AS LISTING BROKER		
(00+)	15				
	16		CHAPTER 11		
	17		Date: None Set		
	18		Time: None Set		
	19				
	20				
	21	I, Trung Nhat Tran, declare and say:			
	22	1. I am a licensed California real	estate broker since July 5, 2017. My license is in		
	23	good standing and expires on July 4, 2025. N	My license number is 01863186.		
	24	2. I am the Broker – officer of PH	IP Group, Inc.		
25 3.		3. Hung ("Nic) Bui is a real estate	e salesperson with his license posted with PHP		
	26	Group, Inc.			
	27		1		
	28	II .	DRT OF APPLICATION FOR ORDER AUTHORIZING ROUP, INC. AS LISTING BROKER		
(	Case	se: 22-50489 Doc# 19-1 Filed: 07/13/22 Entered: 07/13/22 16:06:04 Page 1 of			

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4. PHP Group, Inc. maintains its office at 1816 Tully Rd. Suite 202 San Jose, CA 95122.

Nic Bui met with Nathaniel Villareal, the sole member of Debtor to discuss the marketing of Debtor's property at 0 Denio Ave. Gilroy, CA and 325 Denio Ave. #B Gilroy, CA (APN 835-07-023 and 835-07-024) including two mobile homes affixed thereto ["Property"].

- 5. Debtor wishes to list the Property with PHP Group, Inc. A copy of the proposed listing agreement on the Property is attached hereto as Exhibit "1".
- 6. The Agreement provides for a commission fee of 5% of the gross sales price to be divided 2.5% to the listing broker and 2.5% to the selling broker. I understand that final compensation shall be pursuant to an order from the Bankruptcy Court pursuant to a motion for the sale of the Property.
- 7. Neither PHP Group, Inc. nor I have or have had any connection with the Debtor, its creditors, any other party in interest, nor its respective attorneys and accountants.
- 8. Neither I nor after reasonable inquiry anyone working at PHP Group, Inc. holds nor represents an interest adverse to the Debtor's estate.
- 9. Neither I nor anyone employed at PHP Group, Inc. is now or was a creditor, an equity security holder, or an insider of the Debtor.
- 10. Neither I nor anyone working at PHP Group, Inc. has any interest materially adverse to the interest of the estate or of any class of creditors or equity security holders, by reason of any direct or indirect relationship to, connection with or interest in the Debtor or for any other reason.

(408) 295-5595

11.	Neither I nor after reasonable inquiry anyone working for me is related in any way
to any United	d States Bankruptcy Judge, United States District Judge, or to any employee of the
Office of the	United States Trustee.

12. Other than described above, no arrangement is proposed between the Debtor and PHP Group, Inc. for compensation to be paid in this case.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

DATED: July 11, 2022 PHP GROUP,INC.

By: <u>/s/ Trung Tran</u> TRUNG TRAN Broker

# EXHIBIT 1

Case: 22-50489 Doc# 19-1 Filed: 07/13/22 Entered: 07/13/22 16:06:04 Page 4 of



## וים CLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP

(As required by the Civil Code) (C.A.R. Form AD, Revised 12/21)

(If checked) This form is being provided in connection with a transaction for a leasehold interest exceeding one year as per Civil Code section 2079.13(j), (k), and (l).

When you enter into a discussion with a real estate agent regarding a real estate transaction, you should from the outset understand what type of agency relationship or representation you wish to have with the agent in the transaction.

#### **SELLER'S AGENT**

A Seller's agent under a listing agreement with the Seller acts as the agent for the Seller only. A Seller's agent or a subagent of that agent has the following affirmative obligations:

To the Seller: A Fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Seller.

To the Buyer and the Seller:

- (a) Diligent exercise of reasonable skill and care in performance of the agent's duties.
- (b) A duty of honest and fair dealing and good faith.
- (c) A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties. An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

#### **BUYER'S AGENT**

A Buyer's agent can, with a Buyer's consent, agree to act as agent for the Buyer only. In these situations, the agent is not the Seller's agent, even if by agreement the agent may receive compensation for services rendered, either in full or in part from the Seller. An agent acting only for a Buyer has the following affirmative obligations:

To the Buyer: A fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Buyer.

To the Buyer and the Seller:

- (a) Diligent exercise of reasonable skill and care in performance of the agent's duties.
- (b) A duty of honest and fair dealing and good faith.
- (c) A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties. An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

#### AGENT REPRESENTING BOTH SELLER AND BUYER

A real estate agent, either acting directly or through one or more salespersons and broker associates, can legally be the agent of both the Seller and the Buyer in a transaction, but only with the knowledge and consent of both the Seller and the Buyer.

In a dual agency situation, the agent has the following affirmative obligations to both the Seller and the Buyer:

- (a) A fiduciary duty of utmost care, integrity, honesty and loyalty in the dealings with either the Seller or the Buyer.
- (b) Other duties to the Seller and the Buyer as stated above in their respective sections.

In representing both Seller and Buyer, a dual agent may not, without the express permission of the respective party, disclose to the other party confidential information, including, but not limited to, facts relating to either the Buyer's or Seller's financial position, motivations, bargaining position, or other personal information that may impact price, including the Seller's willingness to accept a price less than the listing price or the Buyer's willingness to pay a price greater than the price offered.

#### **SELLER AND BUYER RESPONSIBILITIES**

Either the purchase agreement or a separate document will contain a confirmation of which agent is representing you and whether that agent is representing you exclusively in the transaction or acting as a dual agent. Please pay attention to that confirmation to make sure it accurately reflects your understanding of your agent's role.

The above duties of the agent in a real estate transaction do not relieve a Seller or Buyer from the responsibility to protect his or her own interests. You should carefully read all agreements to assure that they adequately express your understanding of the transaction. A real estate agent is a person qualified to advise about real estate. If legal or tax advice is desired, consult a competent professional.

If you are a Buyer, you have the duty to exercise reasonable care to protect yourself, including as to those facts about the property which are known to you or within your diligent attention and observation.

Both Sellers and Buyers should strongly consider obtaining tax advice from a competent professional because the federal and state tax consequences of a transaction can be complex and subject to change.

Throughout your real property transaction you may receive more than one disclosure form, depending upon the number of agents assisting in the transaction. The law requires each agent with whom you have more than a casual relationship to present you with this disclosure form. You should read its contents each time it is presented to you, considering the relationship between you and the real estate agent in your specific transaction. This disclosure form includes the provisions of Sections 2079.13 to 2079.24, inclusive, of the Civil Code set forth on page 2. Read it carefully. I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE AND THE PORTIONS OF THE CIVIL Decusioned by:

	Landlord Ten Nathaniel Villarreal	ENVIA HOLDINGS LLC Date 7/7/2022		
Buyer Seller	Landlord Tenam 8BB8A28D68FB484	Date		
AC DocuSigned by:	PHP GROUP, INC	DRE Lic. # <i>01947979</i>		
By Hung Bui	Real Estate Broker (Firm)	7/7/2022 <b>HUNG BUI</b> DRE Lic. # <b>01925836</b> Date		
66CC7DE4D3A34ED	(Salesperson or Broker-Associate if any)			

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**AD REVISED 12/21 (PAGE 1 OF 2)** 

PHP Group 1816 Tully Rd #202 San Jose, CA 95122



Untitled

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP (AD PAGE 1 OF 2)

(a) "Agent" means a person acting under provisions of Title 9 (commencing with Section 2295) in a real property transaction, and includes a person who is licensed as a real estate broker under Chapter 3 (commencing with Section 10130) of Part 1 of Division 4 of the Business and Professions Code, and under whose license a listing is executed or an offer to purchase is obtained. The agent in the real property transaction bears responsibility for that agent's salespersons or broker associates who perform as agents of the agent. When a salesperson or broker associate owes a duty to any principal, or to any buyer or seller who is not a principal, in a real property transaction, that duty is equivalent to the duty owed to that party by the broker for whom the salesperson or broker associate functions. (b) "Buyer" means a transferee in a real property transaction, and includes a person who executes an offer the salesperson of proker associate functions. (b) "Buyer means a transferee in a real property transaction, and includes a person who seeks the services of an agent in more than a casual, transitory, or preliminary manner, with the object of entering into a real property transaction. "Buyer" includes vendee or lessee of real property. (c) "Commercial real property" means all real property in the state, except (1) single-family residential real property, (2) dwelling units made subject to Chapter 2 (commencing with Section 1940) of Title 5, (3) a mobilehome, as defined in Section 798.3, (4) vacant land, or (5) a recreational vehicle, as defined in Section 799.29. (d) "Dual agent" means an agent acting, either directly or through a salesperson or broker associate, as agent for both the seller and the buyer in a real property transaction. (e) "Listing agreement" means a written contract between a seller of real property and an agent, by which the seller than seller and the seller and the seller pursuant. to sell the real property or to find or obtain a buyer, including rendering other services for which a real estate license is required to the seller pursuant to the terms of the agreement. (f) "Seller's agent" means a person who has obtained a listing of real property to act as an agent for compensation. (g) "Listing price" is the amount expressed in dollars specified in the listing for which the seller is willing to sell the real property through the seller's agent. (i) "Offering price" is the amount expressed in dollars specified in an offer to purchase for which the buyer is willing to buy the real property. (i) "Offer to purchase" means a written contract executed by a buyer acting through a buyer's agent that becomes the contract for the sale of the real property upon acceptance by the seller. (j) "Real property" means any estate specified by subdivision (1) or (2) of Section 761 in property, and includes (1) single-family residential property, (2) multiunit residential property with more than four dwelling units, (3) commercial real property, (4) vacant land, (5) a ground lease coupled with improvements, or (6) a manufactured home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as defined in Section 18007 of the Health and Safety Code, or a mobile-home as d Section 18008 of the Health and Safety Code, when offered for sale or sold through an agent pursuant to the authority contained in Section 10131.6 of the Business and Professions Code. (k) "Real property transaction" means a transaction for the sale of real property in which an agent is retained by a buyer, seller, or both a buyer and seller to act in that transaction, and includes a listing or an offer to purchase. (I) "Sell," "sale," or "sold" refers to a transaction for the transfer of real property from the seller to the buyer and includes exchanges of real property between the seller and buyer, transactions for the creation of a real property sales contract within the meaning of Section 2985, and transactions for the creation of a leasehold exceeding one year's duration.

(m) "Seller" means the transferor in a real property transaction and includes an owner who lists real property with an agent, whether or not a transfer results, or who receives an offer to purchase real property of which he or she is the owner from an agent on behalf of another. "Seller" includes both a vendor and a lessor of real property. (n) "Buyer's agent" means an agent who represents a buyer in a real property transaction.

2079.14. A seller's agent and buyer's agent shall provide the seller and buyer in a real property transaction with a copy of the disclosure form specified in Section 2079.15. are followed.

Section 2079.16, and shall obtain a signed acknowledgment of receipt from that seller and buyer, except as provided in Section 2079.15, as follows: (a) The seller's agent, if any, shall provide the disclosure form to the seller prior to entering into the listing agreement. (b) The buyer's agent shall provide the disclosure form to the buyer as soon as practicable prior to execution of the buyer's offer to purchase. If the offer to purchase is not prepared by the buyer's agent, the buyer's agent shall present the disclosure form to the buyer not later than the next business day after receiving the offer to purchase

2079.15. In any circumstance in which the seller or buyer refuses to sign an acknowledgment of receipt pursuant to Section 2079.14, the agent shall set forth, sign, and date a written declaration of the facts of the refusal.

2079.16 Reproduced on Page 1 of this AD form.

2079.17(a) As soon as practicable, the buyer's agent shall disclose to the buyer and seller whether the agent is acting in the real property transaction as the buyer's agent, or as a dual agent representing both the buyer and the seller. This relationship shall be confirmed in the contract to purchase and sell real property or in a separate writing executed or acknowledged by the seller, the buyer, and the buyer's agent prior to or coincident with execution of that contract by the buyer and the seller, respectively. (b) As soon as practicable, the seller's agent shall disclose to the seller whether the seller's agent is acting in the real property transaction as the seller's agent, or as a dual agent representing both the buyer and seller. This relationship shall be confirmed in the contract to purchase and sell real property or in a separate writing executed or acknowledged by the seller and the seller's agent prior to or coincident with the execution of that contract by the seller.

CONFIRMATION: (c) The confirmation required by subdivisions (a) and (b) shall be in the following form: DO NOT COMPLETÉ. SAMPLE ONLY Seller's Brokerage Firm License Number Is the broker of (check one): \_ the seller; or \_ both the buyer and seller. (dual agent) DO NOT COMPLETE. SAMPLE ONLY Seller's Agent License Number the Seller's Agent. (salesperson or broker associate) Doth the Buyer's and Seller's Agent. (dual agent) Is (check one): Buyer's Brokerage Firm DO NOT COMPLETE. SAMPLE ONLY License Number Is the broker of (check one): 
the buyer; or both the buyer and seller. (dual agent)

Buyer's Agent

DO NOT COMPLETE. SAMPLE ONLY License Number Is (check one): the Buyer's Agent. (salesperson or broker associate) both the Buyer's and Seller's Agent. (dual agent)

(d) The disclosures and confirmation required by this section shall be in addition to the disclosure required by Section 2079.14. An agent's duty to provide disclosure and confirmation of representation in this section may be performed by a real estate salesperson or broker associate affiliated with that broker. 2079.18 (Repealed pursuant to AB-1289)

2079.19 The payment of compensation or the obligation to pay compensation to an agent by the seller or buyer is not necessarily determinative of a particular agency relationship between an agent and the seller or buyer. A listing agent and a selling agent may agree to share any compensation or commission paid, or any right to any compensation or commission for which an obligation arises as the result of a real estate transaction, and the terms of any such agreement shall not necessarily be determinative of a particular relationship.

2079.20 Nothing in this article prevents an agent from selecting, as a condition of the agent's employment, a specific form of agency relationship not specifically prohibited by this article if the requirements of Section 2079.14 and Section 2079.17 are complied with.

2079.21 (a) A dual agent may not, without the express permission of the seller, disclose to the buyer any confidential information obtained from the seller.

(b) A dual agent may not, without the express permission of the buyer, disclose to the seller any confidential information obtained from the buyer. (c) "Confidential information" means facts relating to the client's financial position, motivations, bargaining position, or other personal information that may impact price, such as the seller is willing to accept a price less than the listing price or the buyer is willing to pay a price greater than the price offered. (d) This section does not alter in any way the duty or responsibility of a dual agent to any principal with respect to confidential information other than price 2079.22 Nothing in this article precludes a seller's agent from also being a buyer's agent. If a seller or buyer in a transaction chooses to not be represented

by an agent, that does not, of itself, make that agent a dual agent. 2079.23 A contract between the principal and agent may be modified or altered to change the agency relationship at any time before the performance of

the act which is the object of the agency with the written consent of the parties to the agency relationship.

2079.24 Nothing in this article shall be construed to either diminish the duty of disclosure owed buyers and sellers by agents and their associate licensees, subagents, and employees or to relieve agents and their associate licensees, subagents, and employees from liability for their conduct in connection with acts governed by this article or for any breach of a fiduciary duty or a duty of disclosure.

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**AD REVISED 12/21 (PAGE 2 OF 2)** 



#### **FAIR HOUSING & DISCRIMINATION ADVISORY**

(C.A.R. Form FHDA, 6/22)

CALIFORNIA ASSOCIATION OF REALTORS®

- EQUAL ACCESS TO HOUSING FOR ALL: All housing in California is available to all persons. Discrimination as noted below is prohibited by law. Resources are available for those who have experienced unequal treatment under the law.
- FEDERAL AND STATE LAWS PROHIBIT DISCRIMINATION AGAINST IDENTIFIED PROTECTED CLASSES:
  - A. FEDERAL FAIR HOUSING ACT ("FHA") Title VIII of the Civil Rights Act; 42 U.S.C. §§ 3601-3619; Prohibits discrimination in sales, rental or financing of residential housing against persons in protected classes;
  - CALIFORNIA FAIR EMPLOYMENT AND HOUSING ACT ("FEHA") California Government Code ("GC") §§ 12900-12996,12955; 2 California Code of Regulations ("CCR") §§ 12005-12271; Prohibits discrimination in sales, rental or financing of housing opportunity against persons in protected classes by providers of housing accommodation and financial assistance services as related to housing;
  - C. CALIFORNIA UNRUH CIVIL RIGHTS ACT ("Unruh") California Civil Code ("CC") § 51; Prohibits business establishments from discriminating against, and requires full and equal accommodation, advantages, facilities, privileges, and services to persons in protected classes;
  - D. AMERICANS WITH DISABILITIES ACT ("ADA") 42 U.S.C. §§ 12181-12189; Title III of the ADA prohibits discrimination based on disability in public accommodations; and
  - E. OTHER FAIR HOUSING LAWS: § 504 of Rehabilitation Act of 1973 29 U.S.C. § 794; Ralph Civil Rights Act CC § 51.7.;
- California Disabled Persons Act; CC §§ 54-55.32; any local city or county fair housing ordinances, as applicable.

  POTENTIAL LEGAL REMEDIES FOR UNLAWFUL DISCRIMINATION: Violations of fair housing laws may result in monetary civil fines, injunctive relief, compensatory and/or punitive damages, and attorney fees and costs.
- PROTECTED CLASSES/CHARACTERISTICS: Whether specified in Federal or State law or both, discrimination against persons if based on that person's belonging to, association with, or perceived membership in, certain classes or categories, such as the following, is prohibited. Other classes, categories or restrictions may also apply.

Race	Color	Ancestry	National Origin	Religion
Age	Sex, Sexual Orientation	Gender, Gender Identity, Gender expression	Marital Status	Familial Status (family with a child or children under 18)
Citizenship	Immigration Status	Primary Language	Military/Veteran Status	Source of Income (e.g., Section 8 Voucher)
Medical Condition	Disability (Mental & Physical)	Genetic Information	Criminal History (non- relevant convictions)	Any arbitrary characteristic

#### THE CALIFORNIA DEPARTMENT OF REAL ESTATE REQUIRES TRAINING AND SUPERVISION TO PREVENT HOUSING **DISCRIMINATION BY REAL ESTATE LICENSEES:**

- A. California Business & Professions Code ("B&PC") § 10170.5(a)(4) requires 3 hours of training on fair housing for DRE license renewal; Real Estate Regulation § 2725(f) requires brokers who oversee salespersons to be familiar with the requirements of federal and state laws relating to the prohibition of discrimination.
- Violation of DRE regulations or real estate laws against housing discrimination by a real estate licensee may result in the loss or suspension of the licensee's real estate license. B&PC § 10177(I)(1); 10 CCR § 2780
- REALTOR® ORGANIZATIONS PROHIBIT DISCRIMINATION: NAR Code of Ethics Article 10 prohibits discrimination in employment practices or in rendering real estate license services against any person because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity by REALTORS®.
- WHO IS REQUIRED TO COMPLY WITH FAIR HOUSING LAWS?

Below is a non-exclusive list of providers of housing accommodations or financial assistance services as related to housing who are most likely to be encountered in a housing transaction and who must comply with fair housing laws.

- Sellers
- Real estate licensees
- Mobilehome parks
- Insurance companies
- Landlords
- Real estate brokerage firms
- Homeowners Associations ("HOAs");
- Government housing services
- Sublessors
- Property managers
- Banks and Mortgage lenders
- Appraisers

#### EXAMPLES OF CONDUCT THAT MAY NOT BE MOTIVATED BY DISCRIMINATORY INTENT BUT COULD HAVE A **DISCRIMINATORY EFFECT:**

- Prior to acceptance of an offer, asking for or offering buyer personal information or letters from the buyer, especially with photos. Those types of documents may inadvertently reveal, or be perceived as revealing, protected status information thereby increasing the risk of (i) actual or unconscious bias, and (ii) potential legal claims against sellers and others by prospective buyers whose offers were rejected.
- B. Refusing to rent (i) an upper-level unit to an elderly tenant out of concern for the tenant's ability to navigate stairs or (ii) a house with a pool to a person with young children out of concern for the children's safety.
- EXAMPLES OF UNLAWFUL OR IMPROPER CONDUCT BASED ON A PROTECTED CLASS OR CHARACTERISTIC:
  - A. Refusing to negotiate for a sale, rental or financing or otherwise make a housing opportunity unavailable; failing to present offers due to a person's protected status;
  - Refusing or failing to show, rent, sell or finance housing; "channeling" or "steering" a prospective buyer or tenant to or away from a particular area due to that person's protected status or because of the racial, religious or ethnic composition of the neighborhood:
  - "Blockbusting" or causing "panic selling" by inducing a listing, sale or rental based on the grounds of loss of value of property, increase in crime, or decline in school quality due to the entry or prospective entry of people in protected categories into the neighborhood;
  - Making any statement or advertisement that indicates any preference, limitation, or discrimination;

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FHDA REVISED 6/22 (PAGE 1 OF 2)

#### FAIR HOUSING AND DISCRIMINATION ADVISORY (FHDA PAGE 1 OF 2)

- DocuSign Envelope ID: 97F7B156-3FEF-40CA-9223-994FBB4035A2

   iniquining about protected characteristics (such as asking tenant applicants if they are married, or prospective purchasers if they have children or are planning to start a family);
  - Using criminal history information before otherwise affirming eligibility, and without a legally sufficient justification;
  - G. Failing to assess financial standards based on the portion of the income responsible by a tenant who receives government subsidies (such as basing an otherwise neutral rent to income ratio on the whole rent rather than just the part of rent that is the tenant's responsibility);
  - **H.** Denying a home loan or homeowner's insurance;
  - Offering inferior terms, conditions, privileges, facilities or services; I.
  - Using different qualification criteria or procedures for sale or rental of housing such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures or other requirements;
  - Harassing a person;
  - Taking an adverse action based on protected characteristics;
  - Refusing to permit a reasonable modification to the premises, as requested by a person with a disability (such as refusing to allow a wheelchair bound tenant to install, at their expense, a ramp over front or rear steps, or refusing to allow a physically disabled tenant from installing, at their own expense, grab bars in a shower or bathtub);
  - N. Refusing to make reasonable accommodation in policies, rules, practices, or services for a person with a disability (such as the following, if an actual or prospective tenant with a disability has a service animal or support animal):
    - (i) Failing to allow that person to keep the service animal or emotional support animal in rental property,
    - (ii) Charging that person higher rent or increased security deposit, or
    - (iii) Failing to show rental or sale property to that person who is accompanied by the service animal or support animal, and;
  - Retaliating for asserting rights under fair housing laws.

#### 10. EXAMPLES OF POSITIVE PRACTICES:

- Real estate licensees working with buyers or tenants should apply the same objective property selection criteria, such as location/neighborhood, property features, and price range and other considerations, to all prospects.
- Real estate licensees should provide complete and objective information to all clients based on the client's selection criteria.
- C. Real estate licensees should provide the same professional courtesy in responding to inquiries, sharing of information and offers of assistance to all clients and prospects.
- D. Housing providers should not make any statement or advertisement that directly or indirectly implies preference, limitation, or discrimination regarding any protected characteristic (such as "no children" or "English-speakers only").
- E. Housing providers should use a selection process relying on objective information about a prospective buyer's offer or tenant's application and not seek any information that may disclose any protected characteristics (such as using a summary document, e.g. C.A.R. Form SUM-MO, to compare multiple offers on objective terms).
- 11. FAIR HOUSING RESOURCES: If you have questions about your obligations or rights under the Fair Housing laws, or you think you have been discriminated against, you may want to contact one or more of the sources listed below to discuss what you can do about it, and whether the resource is able to assist you.
  - Federal: https://www.hud.gov/program\_offices/fair\_housing\_equal\_opp
  - State: https://www.dfeh.ca.gov/housing/
  - Local: local Fair Housing Council office (non-profit, free service)
  - DRE: https://www.dre.ca.gov/Consumers/FileComplaint.html
  - Local Association of REALTORS®. List available at: https://www.car.org/en/contactus/rosters/localassociationroster.
  - Any qualified California fair housing attorney, or if applicable, landlord-tenant attorney.
- 12. LIMITED EXCEPTIONS TO FAIR HOUSING REQUIREMENTS: No person should rely on any exception below without first seeking legal advice about whether the exception applies to their situation. Real estate licensees are not qualified to provide advice on the application of these exceptions.
  - A. Legally compliant senior housing is exempt from FHA, FEHA and Unruh as related to age or familial status only;
  - B. An owner of a single-family residence who resides at the property with one lodger may be exempt from FEHA for rental purposes, PROVIDED no real estate licensee is involved in the rental;
  - C. An owner of a single-family residence may be exempt from FHA for sale or rental purposes, PROVIDED (i) no real estate licensee is involved in the sale or rental and (ii) no discriminatory advertising is used, and (iii) the owner owns no more than three single-family residences. Other restrictions apply;
  - D. An owner of residential property with one to four units who resides at the property, may be exempt from FHA for rental purposes, PROVIDED no real estate licensee is involved in the rental; and
  - Both FHA and FEHA do not apply to roommate situations. See, Fair Housing Council v Roommate.com LLC, 666 F.3d 1216 (2019).
  - Since both the 14th Amendment of the U.S. Constitution and the Civil Rights Act of 1866 prohibit discrimination based on race; the FHA and FEHA exemptions do not extend to discrimination based on race.

Buyer/Tenant and Seller/Landlord have read, understand and acknowledge receipt of a copy of this Fair Housing & Discrimination Advisory.

Buyer/Tenant		Date	
Buyer/Tenantpocusigned by:		Date	
Seller/Landlord Nathaniel Villameal	ENVIA HOLDINGS LLC	7/7/2022 Date	
Seller/Landloru 8BB8A28D68FB484		Date	

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## PUSSIBLE REPHESENTATION OF MORE THAN ONE BUYER OR SELLER - DISCLOSURE AND CONSENT

(C.A.R. Form PRBS, Revised 12/21)

A real estate broker (Broker), whether a corporation, partnership or sole proprietorship, may represent more than one buyer or seller. This multiple representation can occur through an individual licensed as a broker or salesperson or through different individual broker's or salespersons (associate licensees) acting under the Broker's license. The associate licensees may be working out of the same or different office locations.

**Multiple Buyers:** Broker (individually or through its associate licensees) may be working with many prospective buyers at the same time. These prospective buyers may have an interest in, and make offers on, the same properties. Some of these properties may be listed with Broker and some may not. Broker will not limit or restrict any particular buyer from making an offer on any particular property whether or not Broker represents other buyers interested in the same property.

**Multiple Sellers:** Broker (individually or through its associate licensees) may have listings on many properties at the same time. As a result, Broker will attempt to find buyers for each of those listed properties. Some listed properties may appeal to the same prospective buyers. Some properties may attract more prospective buyers than others. Some of these prospective buyers may be represented by Broker and some may not. Broker will market all listed properties to all prospective buyers whether or not Broker has another or other listed properties that may appeal to the same prospective buyers.

**Dual Agency:** If Seller is represented by Broker, Seller acknowledges that broker may represent prospective buyers of Seller's property and consents to Broker acting as a dual agent for both seller and buyer in that transaction. If Buyer is represented by Broker, buyer acknowledges that Broker may represent sellers of property that Buyer is interested in acquiring and consents to Broker acting as a dual agent for both buyer and seller with regard to that property.

In the event of dual agency, seller and buyer agree that: a dual agent may not, without the express permission of the respective party, disclose to the other party confidential information, including, but not limited to, facts relating to either the buyer's or seller's financial position, motivations, bargaining position, or other personal information that may impact price, including the seller's willingness to accept a price less than the listing price or the buyer's willingness to pay a price greater than the price offered; and except as set forth above, a dual agent is obligated to disclose known facts materially affecting the value or desirability of the Property to both parties.

Offers not necessarily confidential: Buyer is advised that seller or listing agent may disclose the existence, terms, or conditions of buyer's offer unless all parties and their agent have signed a written confidentiality agreement. Whether any such information is actually disclosed depends on many factors, such as current market conditions, the prevailing practice in the real estate community, the listing agent's marketing strategy and the instructions of the seller.

Buyer and seller understand that Broker may represent more than one buyer or more than one seller and even both buyer and seller on the same transaction and consents to such relationships.

Seller and/or Buyer acknowledges reading and understanding this Possible Representation of More Than One Buyer and Consent and agrees to the agency possibilities disclosed.

Seller Nathaniel VIllameal	ENVIA HOLDINGS LLC	7/7/2022 Date
Seller 8BB8A28D68FB484		Date
Buyer		_ Date
Buyer		Date
Buyer's Brokerage Firm	DRE Lic #	Date
Ву	DRE Lic #	_ Date
Ser DocuSigned by: Firm PHP GROUP, INC	DRE Lic # <i>01947979</i>	Date
By Hung Bui	DRE Lic # 01925836	Date 7/7/2022 Date

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PRBS REVISED 12/21 (PAGE 1 OF 1)

#### POSSIBLE REPRESENTATION OF MORE THAN ONE BUYER OR SELLER (PRBS PAGE 1 OF 1)

PHP Group 1816 Tully Rd #202 San Jose, CA 95122 Phone: (408)528-6999 Fax:



### WIRE FRAUD AND ELECTRONIC FUNDS TRANSFER ADVISORY

(C.A.R. Form WFA, Revised 12/21)

Property Address: 325 DENIO AVE #B, GILROY, CA 95020 ("Property").

#### **WIRE FRAUD AND ELECTRONIC FUNDS TRANSFERS ADVISORY:**

The ability to communicate and conduct business electronically is a convenience and reality in nearly all parts of our lives. At the same time, it has provided hackers and scammers new opportunities for their criminal activity. Many businesses have been victimized and the real estate business is no exception.

While wiring or electronically transferring funds is a welcome convenience, we all need to exercise extreme caution. Emails attempting to induce fraudulent wire transfers have been received and have appeared to be legitimate. Reports indicate that some hackers have been able to intercept emailed transfer instructions, obtain account information and, by altering some of the data, redirect the funds to a different account. It also appears that some hackers were able to provide false phone numbers for verifying the wiring or funds transfer instructions. In those cases, the victim called the number provided to confirm the instructions, and then unwittingly authorized a transfer to somewhere or someone other than the intended recipient.

#### **ACCORDINGLY, YOU ARE ADVISED:**

- 1. Obtain phone numbers and account numbers only from Escrow Officers, Property Managers, or Landlords at the beginning of the transaction.
- 2. DO NOT EVER WIRE OR ELECTRONICALLY TRANSFER FUNDS PRIOR TO CALLING TO CONFIRM THE TRANSFER INSTRUCTIONS. ONLY USE A PHONE NUMBER YOU WERE PROVIDED PREVIOUSLY. Do not use any different phone number or account number included in any emailed transfer instructions.
- 3. Orally confirm the transfer instruction is legitimate and confirm the bank routing number, account numbers and other codes before taking steps to transfer the funds.
- 4. Avoid sending personal information in emails or texts. Provide such information in person or over the telephone directly to the Escrow Officer, Property Manager, or Landlord.
- 5. Take steps to secure the system you are using with your email account. These steps include creating strong passwords, using secure WiFi, and not using free services.

If you believe you have received questionable or suspicious wire or funds transfer instructions, immediately notify your bank, and the other party, and the Escrow Office, Landlord, or Property Manager. The sources below, as well as others, can also provide information:

Federal Bureau of Investigation: https://www.fbi.gov/; the FBI's IC3 at www.ic3.gov; or 310-477-6565

National White Collar Crime Center: http://www.nw3c.org/

On Guard Online: https://www.onguardonline.gov/

NOTE: There are existing alternatives to electronic and wired fund transfers such as cashier's checks. By signing below, the undersigned acknowledge that each has read, understands and has received a copy of this Wire Fraud and Electronic Funds Transfer Advisory.

Buyer/Tenant		Date
Buyer/Tenant — Docusigned by:		Date
Seller/Landlor Nathaniel Villamal	ENVIA HOLDINGS LLC	7/7/2022 Date
Seller/Landlord		Date

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Tam Nguyen

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525 South Virgil Avenue, Los Angeles, California 90020

Untitled

WFA REVISED 12/21 (PAGE 1 OF 1)

WIRE FRAUD AND ELECTRONIC FUNDS TRANSFER ADVISORY (WFA PAGE 1 OF 1)

ASSOCIATION OF REALTORS®

(Exclusive Authorization and Right to Sell)

(C.A.R. Form RLA, Revised 6/22)

Dat	e Pr	epar	ed: 07/07/2022				
1.	EXC	CLUS	SIVE RIGHT TO SELL:	ENVIA HO	, LDINGS LLC		("Seller")
	here	eby	employs and grants	PHP GRO	UP, INC		("Broker")
	beg	innir	g (date)	and ending at 11:59 P.M. o	on (date) <b>J</b> u	ıly 7, 2023	("Listing Period")
	the	excl	usive and irrevocable right to sell	or exchange the real property de	scribed as 325 DE	NIO AVE #B	
				, situated		GILROY	(City),
		S	ANTA CLARA (County),	California, 95020 (Zip Code)	, Assessor's Parce	el No. <i>835-07-0</i>	<b>23</b> ("Property").
		This	Property is a manufactured (mot	ile) home. See Manufactured Hom	e Listing Addendu	m (C.A.R. form MI	ILA) for additional
	tern	ns.					
		This	Property is being sold as part	of a probate, conservatorship, g	uardianship, or red	ceivership. See fo	or Probate Listing
	Add	lend	um and Advisory (C.A.R. Form PL	A) for additional terms.			
2.	LIS	TING	PRICE AND TERMS:				
	A.	The	listing price shall be: Three Mil	lion			
					Dollars	(\$ <b>3</b> ,000,000.00	).
	В.	List	ing Terms: 1) TRANSACTION II	ICLUDED VACANT LAND "0 DEI	VIO AVE GILROY,	CA. 95020".	
		2) F	PARCEL FOR BOTH 835-07-023	AND 835-07-024. 3) 2 MOBILE H	OMES ON PROPE	RTY ARE ALSO I	NCLUDED .
3.	CO	MPI	ENSATION TO BROKER:	•			
	Not	tice:	The amount or rate of rea	I estate commissions is no	t fixed by law.	They are set b	v each Broker
				ble between Seller and B			
			nsation and fees to Broker).		(1001		
				npensation for services irrespective	e of agency relation	nshin(s) either Y	5 000 percent
	Λ.			greement is entered into, of the p			percent
		ANI	• • • •	greement is entered into, or the pr	incliase price), or	Ψ	, as follows:
				ny aytanajan Prokar aganaratina	broker Coller or	any other person	
		(1)		ny extension, Broker, cooperating			
				offer to purchase the Property on			
				or is prevented from doing so by			
				closes during or after the expiration			
	OR	(2)		after the end of the Listing Period			
				eed, Seller enters into a contract t			
				or that person's related entity: (i)			
			during the Listing Period or any	extension by Broker or a cooperat	ing broker; or (ii) f	or whom Broker o	r any cooperating
			broker submitted to Seller a sign	ed, written offer to acquire, lease,	exchange or obtai	in an option on the	e Property. Seller,
			however, shall have no obligation	n to Broker under paragraph 3A	(2) unless, not late	r than the end of	the Listing Period
			or any extension or cancellation,	Broker has given Seller a written r	otice of the names	of such Prospectiv	ve Buyers.
	OR	(3)		consent, the Property is withdr			
		(-)		le by a voluntary act of Seller durir			
	B.	If co		by a party to the transaction other			
				A shall be payable only if and whe			
				equal to the lesser of one-half of th			
				es and the expenses of collection, i	-	ca of the above of	ompensation, and
	_		•	•	i airy.		
			ddition, Seller agrees to pay Brok	olicy regarding cooperation with, an	d the emount of ea	mnanaatian affaraa	d to other brokers
	υ.		•			•	
		(1)		ate with and compensate broker			
				ers out of Broker's compensation s	specified in paragra	aph 3A, either 🗶	<b>2.500</b> percent
			of the purchase price, or \$	·			
				with and compensate brokers ope			
	E.			Broker the above compensation fro			
		sub	mit this Agreement, as instructions	to compensate Broker pursuant to	o <b>paragraph 3A</b> , to	any escrow rega	rding the Property
		invo	olving Seller and a buyer, Prospec	tive Buyer or other transferee.			
	F.			not previously entered into a listing	agreement with ar	nother broker regar	rding the Property.
		. ,	unless specified as follows:	. , ,	5	· - 34	
		(2)		o obligation to pay compensation	to any other broke	er regarding the Pr	coperty unless the
		(-)		the following individuals or entities		Jegaraniej tilo i i	opony amountino
			reporty is transferred to arry or	and ronowing marviduals of entitle	J		
		(2)	If the Property is sold to anyone	listed above during the time Selle	r is obligated to so	mnaneate another	hroker: (i) Broker
		(3)		under this Agreement; and (ii)			
			•	ander this Agreement, and (II)	הוטורפו ופ ווחר חחו	igated to represe	in Ochol III SUUll
			transaction.				•

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RLA REVISED 6/22 (PAGE 1 OF 5)

Seller's Initials



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Seller's Initials

- B. FEATURE OPT-OUTS: Seller can instruct Broker to advise the MLS that Seller does not want visitors to MLS Participant or Subscriber Websites or Electronic Displays that display the Property listing to have the features below (C.A.R. Form SELI). Seller understands (i) that these opt-outs apply only to Websites or Electronic Displays of MLS Participants and Subscribers who are real estate broker and agent members of the MLS; (ii) that other Internet sites may or may not have the features set forth herein; and (iii) that neither Broker nor the MLS may have the ability to control or block such features on other Internet sites.
  - (1) COMMENTS AND REVIEWS: The ability to write comments or reviews about the Property on those sites; or the ability to link to another site containing such comments or reviews if the link is in immediate conjunction with the Property display.
  - (2) **AUTOMATED ESTIMATE OF VALUE:** The ability to create an automated estimate of value or to link to another site containing such an estimate of value if the link is in immediate conjunction with the Property display.

    Seller elects to opt out of certain Internet features as provided by C.A.R. Form SELI or the local equivalent form.
- 9. SELLER REPRESENTATIONS: Seller represents that, unless otherwise specified in writing, Seller is unaware of: (i) any Notice of Default recorded against the Property; (ii) any delinquent amounts due under any loan secured by, or other obligation affecting, the Property; (iii) any bankruptcy, insolvency or similar proceeding affecting the Property; (iv) any litigation, arbitration, administrative action, government investigation or other pending or threatened action that affects or may affect the Property or Seller's ability to transfer it; and (v) any current, pending or proposed special assessments affecting the Property. Seller shall promptly notify Broker in writing if Seller becomes aware of any of these items during the Listing Period or any extension thereof.
- 10. BROKER'S AND SELLER'S DUTIES:
  - A. Broker Responsibility, Authority and Limitations: Broker agrees to exercise reasonable effort and due diligence to achieve the purposes of this Agreement. Unless Seller gives Broker written instructions to the contrary, Broker is authorized, but not required, to (i) order reports and disclosures including those specified in 10E as necessary, (ii) advertise and market the Property by any method and in any medium selected by Broker, including MLS and the Internet, and, to the extent permitted by these media, control the dissemination of the information submitted to any medium; and (iii) disclose to any real estate licensee making an inquiry the receipt of any offers on the Property and the offering price of such offers.
  - **B.** Presentation of Offers: Broker agrees to present all offers received for Seller's Property, and present them to Seller as soon as possible, unless Seller gives Broker written instructions to the contrary.
  - C. Buyer Supplemental Offer Letters (Buyer Letters):
    - (1) Paragraph 8 of the Fair Housing and Discrimination Advisory (C.A.R. Form FHDA) attached to this Agreement informs Seller of the practice of many buyers and their agents of including a Buyer Letter with an offer to try to influence a seller to accept the buyer's offer. Buyer Letters may include photos and video. Whether overt or unintentional, Buyer Letters may contain information about a buyer's or seller's protected class or characteristics. Deciding whether to accept an offer based upon protected classes or characteristics is unlawful. Broker will not review the content of Buyer Letters.
    - (2) (A) **Seller instructs Broker not to present Buyer Letters**, whether submitted with an offer or separately at a different time. Seller authorizes Broker to specify in the MLS that Buyer Letters will not be presented to Seller.
    - OR (B) Seller instructs Broker to present Buyer Letters. Broker advises seller that: (i) Buyer Letters may contain information about protected classes or characteristics and such information should not be used in Seller's decision of whether to accept, reject, or counter a Buyer's offer; and (ii) if Seller relies on Buyer Letters, Seller is acting against Broker's advice and should seek the advice of counsel before doing so.
  - **D.** Seller agrees to consider offers presented by Broker, and to act in good faith to accomplish the sale of the Property by, among other things, making the Property available for showing at reasonable times and, subject to **paragraph 3F**, referring to Broker all inquiries of any party interested in the Property. Seller is responsible for determining at what price to list and sell the Property.

	seil trie Property.
E.	Investigations and Reports: Seller agrees, within 5 (or) Days of the beginning date of this Agreement, to order
	and, when required by the service provider, pay for a Natural Hazard Disclosure report and the following reports:
	Structural Pest Control, General Property Inspection, Homeowners Association Documents, Preliminary (Title)
	Report, Roof Inspection, Pool Inspection, Septic/Sewer Inspection, Other
	If Property is located in a Common Interest Development or Homeowners Association, Seller is advised that there may be
	benefits to obtaining any required documents prior to entering into escrow with any buyer. Such benefits may include, but not
	be limited to, potentially being able to lower costs in obtaining the documents and avoiding any potential delays or
	complications due to late or slow delivery of such documents.

- **F.** Seller further agrees to indemnify, defend and hold Broker harmless from all claims, disputes, litigation, judgments, attorney fees and costs arising from any incorrect or incomplete information supplied by Seller, or from any material facts that Seller knows but fails to disclose including dangerous or hidden conditions on the Property.
- 11. **DEPOSIT**: Broker is authorized to accept and hold on Seller's behalf any deposits to by strong I toward the purchase price.

RLA REVISED 6/22 (PAGE 3 OF 5)

Seller's Initials

EQUAL HOUSING

12. AGENCY RELATIONSHIPS:

- A. DISCLOSURE: The Seller acknowledges receipt of a X "Disclosure Regarding Real Estate Agency Relationships" (C.A.R. Form AD)
- SELLER REPRESENTATION: Broker shall represent Seller in any resulting transaction, except as specified in paragraph 3f.
- C. POSSIBLE DUAL AGENCY WITH BUYER: Depending upon the circumstances, it may be necessary or appropriate for Broker to act as an agent for both Seller and buyer, exchange party, or one or more additional parties ("Buyer"). Broker shall, as soon as practicable, disclose to Seller any election to act as a dual agent representing both Seller and Buyer. If a Buyer is procured directly by Broker or an associate-licensee in Broker's firm, Seller hereby consents to Broker acting as a dual agent for Seller and Buyer. In the event of an exchange, Seller hereby consents to Broker collecting compensation from additional parties for services rendered, provided there is disclosure to all parties of such agency and compensation. Seller understands and agrees that: a dual agent may not, without the express permission of the respective party, disclose to the other party confidential information, including, but not limited to, facts relating to either the Buyer's or Seller's financial position, motivations, bargaining position, or other personal information that may impact price, including the Seller's willingness to accept a price less than the listing price or the Buyer's willingness to pay a price greater than the price offered; and except as set forth above, a dual agent is obligated to disclose known facts materially affecting the value or desirability of the Property to both parties.
- **CONFIRMATION:** Broker shall confirm the agency relationship described above, or as modified, in writing, prior to or concurrent with Seller's execution of a purchase agreement.
- POTENTIALLY COMPETING SELLERS AND BUYERS: Seller understands that Broker may have or obtain listings on other properties, and that potential buyers may consider, make offers on, or purchase through Broker, property the same as or similar to Seller's Property. Seller consents to Broker's representation of sellers and buyers of other properties before, during and after the end of this Agreement. Seller acknowledges receipt of a X "Possible Representation of More than One Buyer or Seller -Disclosure and Consent" (C.A.R. Form PRBS
- TERMINATION OF AGENCY RELATIONSHIP: Seller acknowledges and agrees that the representation duties of, and agency relationship with, Broker terminate at the expiration of this Agreement or, if it occurs first, the completion of any transaction specified in this Agreement.
- 13. SECURITY, INSURANCE, SHOWINGS, AUDIO AND VIDEO: Broker is not responsible for loss of or damage to personal or real property, or person, whether attributable to use of a keysafe/lockbox, a showing of the Property, or otherwise. Third parties, including, but not limited to, appraisers, inspectors, brokers and prospective buyers, may have access to, and take videos and photographs of, the interior of the Property. Seller agrees: (i) to take reasonable precautions to safeguard and protect valuables that might be accessible during showings of the Property; (ii) to obtain insurance to protect against these risks. Broker does not maintain insurance to protect Seller. Persons visiting the Property may not be aware that they could be recorded by audio or visual devices installed by Seller (such as "nanny cams" and hidden security cameras). Seller is advised to post notice disclosing the existence of security devices.
- 14. PHOTOGRAPHS AND INTERNET ADVERTISING:
  - In order to effectively market the Property for sale it is often necessary to provide photographs, virtual tours and other media to buyers. Seller agrees (or if checked, does not agree) that Broker or others may photograph or otherwise electronically capture images of the exterior and interior of the Property ("Images") for static and/or virtual tours of the Property by buyers and others for use on Broker's website, the MLS, and other marketing materials and sites. Seller acknowledges that if Broker engages third parties to capture and/or reproduce and display Images, the agreement between Broker and those third parties may provide such third parties with certain rights to those Images. The rights to the Images may impact Broker's control or lack of control of future use of the Images. If Seller is concerned, Seller should request that Broker provide any third parties' agreement impacting the Images. Seller also acknowledges that once Images are placed on the Internet neither Broker nor Seller has control over who can view such Images and what use viewers may make of the Images, or how long such Images may remain available on the Internet. Seller further assigns any rights in all Images to the Broker/Agent and agrees that such Images are the property of Broker/Agent and that Broker/Agent may use such Images for advertising, including post sale and for Broker/Agent's business in the future.
  - Seller acknowledges that prospective buyers and/or other persons coming onto the property may take photographs, videos or other images of the property. Seller understands that Broker does not have the ability to control or block the taking and use of Images by any such persons. (If checked) Seller instructs Broker to publish in the MLS that taking of Images is limited to those persons preparing Appraisal or Inspection reports. Seller acknowledges that unauthorized persons may take images who do not have access to or have not read any limiting instruction in the MLS or who take images regardless of any limiting instruction in the MLS. Once Images are taken and/or put into electronic display on the Internet or otherwise, neither Broker nor Seller has control over who views such Images nor what use viewers may make of the Images.
- 15. KEYSAFE/LOCKBOX: A keysafe/lockbox is designed to hold a key to the Property to permit access to the Property by Broker, cooperating brokers, MLS participants, their authorized licensees and representatives, authorized inspectors, and accompanied prospective buyers. Seller further agrees that Broker, at Broker's discretion, and without further approval from Seller, shall have the right to grant access to and convey Seller's consent to access the Property to inspectors, appraisers, workers, repair persons, and other persons requiring entry to the Property in order to facilitate the sale of the Property. Broker, cooperating brokers, MLS and Associations/Boards of REALTORS® are not insurers against injury, theft, loss, vandalism or damage attributed to the use of a keysafe/lockbox.
  - Seller does (or if checked does not) authorize Broker to install a keysafe/lockbox.
  - TENANT-OCCUPIED PROPERTY: If Seller does not occupy the Property, Seller shall be responsible for obtaining occupant(s)' written permission for use of a keysafe/lockbox (C.A.R. Form KLA).
- 16. SIGN: Seller does (or if checked does not) authorize Broker to install a FOR SALE/SOLD sign on the Property.

  17. EQUAL HOUSING OPPORTUNITY: The Property is offered in compliance with federal, state and local anti-discrimination laws.
- 18. ATTORNEY FEES: In any action, proceeding or arbitration between Seller and Broker arising out of this Agreement, Seller and Broker are each responsible for paying their own attorney's fees and costs, except as otherwise specified in paragraph 22A.
- 19. ADDITIONAL TERMS: REO Advisory Listing (C.A.R. Form REOL) Short Sale Information and Advisory (C.A.R. Form SSIA) Trust Advisory (C.A.R. Form TA)

Seller intends to include a contingency to purchase a replacement property as part of any resulting transaction PRE-FORECLOSURE. OFFER SUBJECT TO COURT APPROVAL.

- 20. MANAGEMENT APPROVAL: If an associate-licensee in Broker's office (salesperson or broker-associate) enters into this Agreement on Broker's behalf, and Broker or Manager does not approve of its terms, Broker or Manager has the right to cancel this Agreement, in writing, within **5 Days** After its execution. **21. SUCCESSORS AND ASSIGNS:** This Agreement shall be binding upon Seller and Seller' ssors and assigns.
- 22. DISPUTE RESOLUTION:

RLA REVISED 6/22 (PAGE 4 OF 5)

Seller's Initials





- DocuSign Envelope ID: 97F7B156-3FEF-40CA-9223-994FBB4035A2
  Property Address: 323 DEINIO AVE #B, GILDOT, CA 93020

  A. MEDIATION: (1) Seller and Broker agree to mediate any dispute or claim arising between them under this Agreement, before resorting to arbitration or court action. (2) Mediation fees, if any, shall be divided equally among the parties involved. (3) If, for any dispute or claim to which this paragraph applies, any party (the non-mediating party) (i) commences an action without first attempting to resolve the matter through mediation, or (ii) before commencement of an action, refuses to mediate after a request has been made, then if the non-mediating party is the losing party in any such action, the prevailing party in such action shall be entitled to recover attorney fees from the non-mediating party, notwithstanding the terms in **paragraph 18**. (4) Exclusions from this mediation agreement are specified in **paragraph 22B**.
  - ADDITIONAL MEDIATION TERMS: The following matters shall be excluded from mediation: (i) a judicial or non-judicial foreclosure or other action or proceeding to enforce a deed of trust, mortgage or installment land sale contract as defined in Civil Code § 2985; (ii) an unlawful detainer action; (iii) the filing or enforcement of a mechanic's lien; and (iv) any matter that is within the jurisdiction of a probate, small claims or bankruptcy court. The filing of a court action to enable the recording of a notice of pending action, for order of attachment, receivership, injunction, or other provisional remedies, shall not constitute a waiver or violation of the mediation provisions.
  - C. ARBITRATION ADVISORY: If Seller and Broker desire to resolve disputes arising between them through arbitration rather than court, they can document their agreement by attaching and signing an Arbitration Agreement (C.A.R. Form ARB)
  - 23. ENTIRE AGREÉMENT: All prior discussions, negotiations and agreements between the parties concerning the subject matter of this Agreement are superseded by this Agreement, which constitutes the entire contract and a complete and exclusive expression of their agreement, and may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement. If any provision of this Agreement is held to be ineffective or invalid, the remaining provisions will nevertheless be given full force and effect. This Agreement and any supplement, addendum or modification, including any photocopy or facsimile, may be executed in counterparts.
  - 24. OWNERSHIP, TITLE AND AUTHORITY: Seller warrants that: (i) Seller is the owner of the Property; (ii) no other persons or entities have title to the Property; and (iii) Seller has the authority to both execute this Agreement and sell the Property. Exceptions to ownership, title and authority are as follows:
  - 25. LEGALLY AUTHORIZED SIGNER: Wherever the signature or initials of the Legally Authorized Signer, identified in the signature block below, appear on this Agreement or any related documents, it shall be deemed to be in a representative capacity for the entity described and not in an individual capacity, unless otherwise indicated. The Legally Authorized Signer (i) represents that the entity for which that person is acting already exists and is in good standing to do business in California and (ii) shall deliver to Broker, within 3 Days after execution of this Agreement, evidence of authority to act in that capacity (such as but not limited to: applicable portion of the trust or Certification Of Trust (Probate Code § 18100.5), letters testamentary, court order, power of attorney, corporate resolution, or formation documents of the business entity).

By signing below, Seller acknowledges that Seller has read, understands, received a copy of and agrees to the terms of this Agreement.

ENTITY SELLERS: (Note: If this paragraph is completed, a Representative Capacity Signature Disclosure form (C.A.R. Form RCSD) is not required for the Legally Authorized Signers designated below.)

- (1) One or more Sellers is a trust, corporation, LLC, probate estate, partnership, other entity or holds a power of attorney.
- (2) This Agreement is being Signed by a Legally Authorized Signer in a representative capacity and not for him/herself as an individual. See paragraph 25 for additional terms.
- The name(s) of the Legally Authorized Signer(s) is:
- If a trust, identify Seller as trustee(s) of the trust or by simplified trust name (ex. John Doe, co-trustee, Jane Doe, co-trustee

case, includin	, ,	is a trust or under probate, the follow	ving is the full name of	the trust or probate
SELLER SIV	ocusigned by: Huaniel Villarreal BB8A28D88FB484 IGS LLC		Date:	7/7/2022
		C THANIEL VILLARREAL	Title, if applicable,	MANAGER
(Signature) By,			Date:	
	ELLER: of Legally Authorized Signer: gnature Addendum attached (C	A.R. Form ASA)	Title, if applicable,	
BROKER SIGNA	TURE(S):			
Real Estate Broke	er (Firm) PHP GROUP, INC		DRE Lic. # 019	947979
DocuSigned by:	LY RD STE 202	City <b>SAN JOSE</b>	State CA	Zip <b>95122</b>
Hung Bui 66CC7DE4D3A34ED.	Tel.(408)444-0662	E-mail HUNGBUI@PHPGROUP.COM	DRE Lic.# <i>01925836</i>	Date 7/7/2022
By	Tel	E-mail	DRE Lic.#	Date
	with different companies are cowledgement (C.A.R. Form ABA)	o-listing the Property. Co-listing Broke		attached Additional

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525 South Virgil Avenue, Los Angeles, California 90020





#### SELLER'S ADVISORY

(C.A.R. Form SA, Revised 12/15)

Property Address: 325 DENIO AVE #B, GILROY, CA 95020 ("Property")

1. INTRODUCTION: Selling property in California is a process that involves many steps. From start to finish, it could take anywhere from a few weeks to many months, depending upon the condition of your Property, local market conditions and other factors. You have already taken an important first step by listing your Property for sale with a licensed real estate broker. Your broker will help guide you through the process and may refer you to other professionals, as needed. This advisory addresses many things you may need to think about and do as you market your Property. Some of these things are requirements imposed upon you, either by law or by the listing or sale contract. Others are simply practical matters that may arise during the process. Please read this document carefully and, if you have any questions, ask your broker or appropriate legal or tax advisor for help.

#### 2. DISCLOSURES:

- A. General Disclosure Duties: You must affirmatively disclose to the buyer, in writing, any and all known facts that materially affect the value or desirability of your Property. You must disclose these facts whether or not asked about such matters by the buyer, any broker, or anyone else. This duty to disclose applies even if the buyer agrees to purchase your Property in its present condition without requiring you to make any repairs. If you do not know what or how to disclose, you should consult a real estate attorney in California of your choosing. Broker cannot advise you on the legal sufficiency of any disclosures you make. If the Property you are selling is a residence with one to four units except for certain subdivisions, your broker also has a duty to conduct a reasonably competent and diligent visual inspection of the accessible areas and to disclose to a buyer all adverse material facts that the inspection reveals. If your broker discovers something that could indicate a problem, your broker must advise the buyer.
- **B.** Statutory Duties: (For one-to-four Residential Units):
  - (1) You must timely prepare and deliver to the buyer, among other things, a Real Estate Transfer Disclosure Statement ("TDS"), and a Natural Hazard Disclosure Statement ("NHD"). You have a legal obligation to honestly and completely fill out the TDS form in its entirety. (Many local entities or organizations have their own supplement to the TDS that you may also be asked to complete.) The NHD is a statement indicating whether your Property is in certain designated flood, fire or earthquake/seismic hazard zones. Third-party professional companies can help you with this task.
  - (2) Depending upon the age and type of construction of your Property, you may also be required to provide and, in certain cases you can receive limited legal protection by providing, the buyer with booklets entitled "The Homeowner's Guide to Earthquake Safety," "Protect Your Family From Lead in Your Home" and "Environmental Hazards: A Guide For Homeowners and Buyers." Some of these booklets may be packaged together for your convenience. The earthquake guides ask you to answer specific questions about your Property's structure and preparedness for an earthquake. If you are required to supply the booklet about lead, you will also be required to disclose to the buyer any known lead-based paint and lead-based paint hazards on a separate form. The environmental hazards guide informs the buyer of common environmental hazards that may be found in properties.
  - (3) If you know that your property is: (i) located within one mile of a former military ordnance location; or (ii) in or affected by a zone or district allowing manufacturing, commercial or airport use, you must disclose this to the buyer. You are also required to make a good faith effort to obtain and deliver to the buyer a disclosure notice from the appropriate local agency(ies) about any special tax levied on your Property pursuant to the Mello-Roos Community Facilities Act, the Improvement Bond Act of 1915, and a notice concerning the contractual assessment provided by section 5898.24 of the Streets And Highways Code (collectively, "Special Tax Disclosures").
  - (4) If the TDS, NHD, or lead, military ordnance, commercial zone or Special Tax Disclosures are provided to a buyer after you accept that buyer's offer, the buyer will have 3 days after delivery (or 5 days if mailed) to terminate the offer, which is why it is extremely important to complete these disclosures as soon as possible. There are certain exemptions from these statutory requirements; however, if you have actual knowledge of any of these items, you may still be required to make a disclosure as the items can be considered material facts.
- C. Death and Other Disclosures: Many buyers consider death on real property to be a material fact in the purchase of property. In some situations, it is advisable to disclose that a death occurred or the manner of death; however, California Civil Code Section 1710.2 provides that you have no disclosure duty "where the death has occurred more than three years prior to the date the transferee offers to purchase, lease, or rent the real property, or [regardless of the date of occurrence] that an occupant of that property was afflicted with, or died from, Human T-Lymphotropic Virus Type III/Lymphadenopathy-Associated Virus." This law does not "immunize an owner or his or her agent from making an intentional misrepresentation in response to a direct inquiry from a transferee or a prospective transferee of real property, concerning deaths on the real property."
- **D.** Condominiums and Other Common Interest Subdivisions: If the Property is a condominium, townhouse, or other property in a common interest subdivision, you must provide to the buyer copies of the governing documents, the most recent financial statements distributed, and other documents required by law or contract. If you do not have a current version of these documents, you can request them from the management of your homeowner's association. To avoid delays, you are encouraged to obtain these documents as soon as possible, even if you have not yet entered into a purchase agreement to sell your Property.
- 3. CONTRACT TERMS AND LEGAL REQUIREMENTS:
  - **A.** Contract Terms and Conditions: A buyer may request, as part of the contract for the sale of your Property, that you pay for repairs to the Property and other items. Your decision on whether or not to comply with a buyer's requests may affect your ability to sell your Property at a specified price.

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Seller's Initials ( \_\_\_\_\_\_) ( \_\_\_\_\_\_\_)

EQUAL HOUSING OPPORTUNITY

**SA REVISED 12/15 (PAGE 1 OF 2)** 

- Date: 7/7/2022
- B. Withholding Taxes: Under federal and California tax laws, a buyer is required to withhold a portion of the purchase price from your sale proceeds for tax purposes unless you sign an affidavit of non-foreign status and California residency, or some other exemption applies and is documented.
- C. Prohibition Against Discrimination: Discriminatory conduct in the sale of real property against individuals belonging to legally protected classes is a violation of the law.
- D. Government Required Repairs, Replacements and Alterations: Under State law, Property owners with limited exceptions, are required to: (1) Install operable smoke alarms and brace water heaters and provide a Buyer with a statement of compliance. Existing operable smoke alarms, that met compliance standards when installed, do not have to be removed even if not up to current legal requirements. Smoke alarms that are added or that replace older versions must comply with current law; and (2) install carbon monoxide detection devices. Some city and county governments may impose additional requirements, including, but not limited to, installing low-flow toilets and showerheads, gas shut-off valves, tempered glass, and barriers around swimming pools and spas. You should consult with the appropriate governmental agencies, inspectors, and other professionals to determine which requirements apply to your Property, the extent to which your Property complies with such requirements, and the costs, if any, of compliance.
- EPA'S LEAD-BASED PAINT RENOVATION, REPAIR AND PAINTING RULE: The new rule requires that contractors and maintenance professionals working in pre-1978 housing, child care facilities, and schools with lead-based paint be certified; that their employees be trained; and that they follow protective work practice standards. The rule applies to renovation, repair, or painting activities affecting more than six square feet of lead-based paint in a room or more than 20 square feet of lead-based paint on the exterior. Enforcement of the rule begins October 1, 2010. See the EPA website at www.epa.gov/lead for more information.
- Legal, Tax and Other Implications: Selling your Property may have legal, tax, insurance, title or other implications. You should consult an appropriate professional for advice on these matters.

#### **MARKETING CONSIDERATIONS:**

- A. Pre-Sale Inspections and Considerations: You should consider doing what you can to prepare your Property for sale, such as correcting any defects or other problems, making cosmetic improvements, and staging. Many people are not aware of defects in or problems with their own Property. One way to make yourself aware is to obtain professional inspections prior to sale. Pre-sale inspections may include a general property inspection; an inspection for wood destroying pest and organisms (Structural Pest Control Report) and an inspection of the septic or well systems, if any, among others. By doing this, you then have an opportunity to make repairs before your Property is sold, which may enhance its marketability. Keep in mind, however, that any problems revealed by such inspection reports or repairs that have been made, whether or not disclosed in a report, should be disclosed to the buyer (see "Disclosures" in paragraph 2 above). This is true even if the buyer gets his/her own inspections covering the same area. Obtaining inspection reports may also assist you during contract negotiations with the buyer. For example, if a Structural Pest Control Report has both a primary and secondary recommendation for clearance, you may want to specify in the purchase agreement those recommendations, if any, for which you are going to pay.
- Post-Sale Protections: It is often helpful to provide the buyer with, among other things, a home protection/warranty plan for the Property. These plans will generally cover problems, not deemed to be pre-existing, that occur after your sale is completed. In the event something does go wrong after the sale, and it is covered by the plan, the buyer may be able to resolve the concern by contacting the home protection company.
- Safety Precautions: Advertising and marketing your Property for sale, including, but not limited to, holding open houses, placing a keysafe/lockbox, erecting FOR SALE signs, and disseminating photographs, video tapes, and virtual tours of the premises, may jeopardize your personal safety and that of your Property. You are strongly encouraged to maintain insurance, and to take any and all possible precautions and safeguards to protect yourself, other occupants, visitors, your Property, and your belongings, including cash, jewelry, drugs, firearms and other valuables located on the Property, against injury, theft, loss, vandalism, damage, and other harm.
- D. Expenses: You are advised that you, not the Broker, are responsible for the fees and costs, if any, to comply with your duties and obligations to the buyer of your Property.

#### **OTHER ITEMS:**

Selle DocuSigned by:	is Advisory. By signin	ng below, Seller acknowledges receipt o	of a copy of this	document.
Selle Nathaniel Villamal			1	7/7/2022 Date
Print — 8BB8A28D68FB484	С			
Seller			Ι	Date
Print Name				
DocuSigned by: (Listing Firm)	PHP GROUP, INC		DRE I	ic.#: <i>01947979</i>
Hung Bui		HUNG BUI DRE Lic.# 01925836	Date 7	/7/2022
66CC7DE4D3A34ED		DRE Lic.#	Date	
Address 1816 TULLY RD STE 20	02	City <b>SAN JOSE</b>	State CA	Zip <b>95122</b>
Telephone (408)444-0662	Fax	E-mail <i>HUNGBUI@PH</i>	PGROUP.COM	1

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Untitled

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## CALIFURNIA CONSUMER PRIVACY ACT ADVISORY, DISCLOSURE AND NOTICE

(C.A.R. Form CCPA, Revised 12/21)

The California Consumer Privacy Act (commencing with Civil Code § 1798.100) ("CCPA") grants to California residents certain rights in their private, personal information ("PI") that is collected by companies with whom they do business. Under the CCPA, PI is defined broadly to encompass non-public records information that could reasonably be linked directly or indirectly to you. PI could potentially include photographs of, or sales information about, your property.

During the process of buying and selling real estate your PI will be collected and likely shared with others, including real estate licensees, a Multiple Listing Service, real estate internet websites, service providers, lenders, and title and escrow companies, to name several possibilities. Businesses that are covered by the CCPA are required to grant you various rights in your PI, including the right to know what PI is collected, "opt out" or stop the transfer of your PI to others, and the right to request that the business delete your PI entirely. You may get one or more notices regarding your CCPA rights from businesses you interact with in a real estate transaction. However, not all businesses that receive or share your PI are obligated to comply with the CCPA. Also, even businesses that are otherwise covered under the CCPA may have a legal obligation to maintain PI, notwithstanding your instruction to the contrary. For instance, regardless of whether they are covered by CCPA, under California law, brokers and Multiple Listing Services are required to maintain their records for 3 years. If you wish to exercise your rights under CCPA, where applicable, you should contact the respective business directly.

You can obtain more information about the CCPA and your rights under the law from the State of California Department of Justice (oag.ca.gov/privacy/ccpa).

Live asknowledge receipt of a copy of this California Consumer Privacy Act Advisory Disclosure and Nation

Docusigned by:				
Buyer/Seller/Landlord/Ten Nathaniel Villarreal	Date			
8BB8A28D68FB484				
Buyer/Seller/Landlord/Tenant Date				

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## REPRESENTATIVE CAPACITY SIGNATURE DISCLOSURE (FOR SELLER REPRESENTATIVES)

(C.A.R. Form RCSD-S, Revised 12/21)

This form is not an assignment. It should not be used to add new parties after a contract has been formed. The purpose of this form is to identify who the principal is in the transaction and who has authority to sign documents on behalf of the principal.

Signat	ture Disclosure made in the Agreement specifie	
This is	s a disclosure to the Purchase Agreement, OR	X Listing Agreement,
dated betwee		325 DENIO AVE #B, GILROY, CA 95020 ("Property"),  ("Buyer", Listing Broker).
And _	ENVIA	A HOLDINGS LLC ("Seller").
or by s		trust, in the blank line above identify Seller as the trustee(s) of the trust e, Jane Doe, co-trustee or Doe Revocable Family Trust 3.). Full name of rney, insert principal's name as Seller.
1. A.	TRUST: (1) The Property is held in trust purs	uant to a trust document, titled (Full name of trust):
		dated
В.		ted Liability Company, Partnership Other:
C.	An authorizing resolution of the applicable bor POWER OF ATTORNEY: Seller ("Prince "Power of Attorney" or "POA") to act on his/of Attorney for the Property), dated Attorney must have already been executed	
D.		conservatorship, or guardianship, identified by Superior Court Case, Case #
		approved representatives (whether designated as Sole or Co-Executor, estate, conservatorship or guardianship identified above.
<b>2.</b> Se	eller's Representative represents that the trust,	entity or power of attorney for which that Party is acting already exists.
Selle		7/7/2022
By(S	**************************************	Date:
(Print	Representative Name) <b>NATHANIEL VILLARR</b>	EAL Title: MANAGER
Ву		Date:
(Si	ign Name of Trustee, Officer, Managing Membe	er, Partner, Attorney-in-Fact or Administrator/Executor)
(Print Representative Name)		Title:
Ackno	owledgement of Receipt by Other Party:	
AT TI	ME OF SALE	
Seller	and	("Buyer") are parties to a
Purcha	ase Agreement dated for property	known as <u>325 DENIO AVE #B, GILROY, CA</u> 95020
Buyer		Date
Buyer		Date

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RCSD-S REVISED 12/21 (PAGE 1 OF 2)

REPRESENTATIVE CAPACITY SIGNATURE DISCLOSURE (RCSD-S PAGE 1 OF 2)

PHP Group 1816 Tully Rd #202 San Jose, CA 95122 Phone: (408)528-6999 Fax: Untitled Tam Nguyen Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

Case: 22-50489 Doc# 19-1 Filed: 07/13/22 Entered: 07/13/22 16:06:04 Page 19

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AT TIME OF LISTING AGREEMENT				
Seller and	PHP GROUP, INC	("Seller's Broker")		
are parties to a Listing Agreement dated07/07/2022				
F_DocuSigned by: r PHP GROUP, INC.				
E Hung Bui	Date	7/7/2022		
66CC7DE4D3A34ED				

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